Certificate Number: 06531-PAM-DE-037355983

Bankruptcy Case Number: 18-03700



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 18, 2023</u>, at <u>11:14</u> o'clock <u>AM CDT</u>, <u>Eugene N McHugh</u> completed a course on personal financial management given <u>by internet</u> by <u>Allen Credit and Debt Counseling Agency</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: April 18, 2023 By: /s/Stephanie Kjetland

Name: Stephanie Kjetland

Title: <u>Credit Counselor</u>